



Glossary

Assets

Assets are total assets, that is, the sum of all assets owned by the institution including cash, loans, securities, bank premises and other assets. This total does not include off-balance-sheet accounts.

Bank Holding Company (BHC)

Any institution that directly or indirectly owns, controls, or has the power to vote 25 percent or more of any class of the voting shares of a bank; controls in any manner the election of a majority of the directors or trustees of a bank; or exercises a controlling influence over the management or policies of a bank.

Core Deposits

See “Deposits.”

Deposits

In this report, deposits refer to retail or core deposits. These core deposits are total domestic office deposits (demand, savings and time deposits) minus time deposits of \$100,000 or more held in domestic offices. The assumption is made that all demand, savings and time deposits under \$100,000 are core.

Domestic Office

A domestic office or branch is any location, or facility, of a financial institution, including its main office, where deposit accounts are opened, deposits are accepted, checks paid, and loans granted. Some branches include, but are not limited to, brick and mortar locations, detached or attached drive-in facilities, seasonal offices, offices on military bases or government installations, paying/receiving stations or units, nonde-